

# LIFE INSURANCE AS FINANCIAL PROTECTION

Keep  
your  
finances  
healthy,  
even  
when  
you're not.



You're not going anywhere anytime soon. Besides, you have some life insurance, just in case. But then you think more about the financial needs of your loved ones. Do you really have enough coverage to take care of them in the short term and over the long run?

If something happened, would they have the resources to handle everything from funeral costs to mortgage payments to tuitions and retirement? The facts are: **married parents, on average, have only 20 percent of recommended coverage. Single parents, on average, only 16 percent.**<sup>1</sup>

Your **financial support** will be there, even if you can't.

Take heart. If you have people who depend on you, Life Insurance can help you protect their lifestyle and their future. Life Insurance pays your beneficiary – the person or persons you select – a benefit if you die while you are covered.

**Adequate coverage** can spare your family financial trauma.

Everyone has different reasons for wanting more coverage. A sole breadwinner might choose spousal coverage to help provide for childcare. Dual income families with children may want more insurance to protect their standard of living. Couples approaching retirement might want the surviving spouse to retire as planned. A single person may want to assure that his debts are covered so family will not have expenses or support a parent or sibling. Whatever your reason, the bottom line is this: by having adequate life insurance, you can help support your family for the rest of their lives.

<sup>1</sup> Mitchel, James O., "The Adequacy of Life Insurance Coverage in U.S. Households," Journal of Financial Service Professionals, May 2003.

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